

Information to identify the case:

Debtor 1	Tharon Bradley			Social Security number or ITIN xxx-xx-3180
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
				EIN -----
United States Bankruptcy Court	Northern District of Illinois			Date case filed for chapter 13 6/6/18
Case number:	18-16173			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tharon Bradley	
2. All other names used in the last 8 years		
3. Address	4600 Blarney Dr Matteson, IL 60443	
4. Debtor's attorney Name and address	Timothy P Mazur THE SEMRAD LAW FIRM, LLC 20 S. Clark Suite 2800 Chicago, IL 60603	Contact phone (312)913-0625 Email: tmazur@semradlaw.com
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 6/7/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
	July 3, 2018 at 01:00 PM	Location: 224 South Michigan, Suite 800, Chicago, IL 60604
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	Debtors must bring a picture ID and proof of their Social Security Number.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/4/18
	You must file:	
	<ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/15/18
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/3/18
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/24/18 at 11:00 AM, Location: 219 South Dearborn, Courtroom 642, Chicago, IL 60604	
	The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Tharon Bradley
Debtor

Case No. 18-16173-ABG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: lmendoza
Form ID: 309I

Page 1 of 1
Total Noticed: 27

Date Rcvd: Jun 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2018.

db +Tharon Bradley, 4600 Blarney Dr, Matteson, IL 60443-1888
26802359 +ALLY FINANCIAL, c/o: C T Corporation System, 208 So Lasalle St, Suite 814, Chicago, IL 60604-1101
26802368 +City of Chicago - Dept. of Finance, 333 S State Street, Suite 330, Chicago, IL 60604-3965
26802370 +City of Country Club Hills, PO Box 7690, Carol Stream, IL 60197-7690
26802361 FIRST PREMIER BANK, c/o Jefferson Capital Systems LLC PO Box, c/o Linda Dold, Saint Cloud, MN 56302
26802367 +Liberty Mutual Insurance Company, PO Box 970, Mishawaka, IN 46546-0970
26802376 +Linebarger Goggan Blair & Sampson, LLP, 233 S WACKER #4030, Chicago, IL 60606-6379
26802378 +Lisa Grant Orthodontics, 18243 Harwood Ave, Homewood, IL 60430-2149
26802375 +Miami-Dade County Clerk of the Courts, 22 NW First Street, Miami, FL 33128-1847
26802360 +NATIONAL CREDIT ADJUST, 327 W 4TH AVE, HUTCHINSON, KS 67501-4842
26802366 +Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
26802381 +Noonan & Lieberman LTD, 105 W. Adams, #1800, Chicago, IL 60603-6235
26802372 +Olympia Fields Municipal, 20040 governors Drive #1, Olympia Fields, IL 60461-1096
26802377 +Pinnacle Pain Management Specialist, 25833 Network Place, Chicago, IL 60673-1258
26802379 +The Miller Law firm PC, 1051 Perimeter Drive, Suite 400, Schaumburg, IL 60173-5853
26802380 +Thomas Crooks, 70 W Madison St Ste 1950, Chicago, IL 60602-4298
26802374 +UChicago Medicine Ingalls Memorial, P.O. Box. 2090, Morrisville, NC 27560-2090
26802371 +Village of Matteson, Po Box 6279, Carol Stream, IL 60197-6279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tmazur@semradlaw.com Jun 08 2018 00:30:23 Timothy P Mazur,
THE SEMRAD LAW FIRM, LLC, 20 S. Clark Suite 2800, Chicago, IL 60603
tr +E-mail/Text: courtnotices@chil3.com Jun 08 2018 00:31:07 Marilyn O Marshall,
224 South Michigan Ste 800, Chicago, IL 60604-2503
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jun 08 2018 00:31:10 Patrick S Layng,
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
Chicago, IL 60604-2027
26802364 +E-mail/Text: bankruptcy@usecapital.com Jun 08 2018 00:32:36 CAPITAL ACCOUNTS,
Po Box 140065, Nashville, TN 37214-0065
26802362 +E-mail/Text: jmalone@arcmgmt.com Jun 08 2018 00:31:48 CAPITALONE,
c/o Pollack & Rosen, P.C., 1825 Barrett Lakes Blvd Suite 510, Kennesaw, GA 30144-7519
26802365 +E-mail/Text: bkcy@creditmgt.com Jun 08 2018 00:31:09 CREDMGMTCNTRL, P.O. BOX 1654,
GREEN BAY, WI 54305-1654
26802369 +EDI: PHINHARRIS Jun 08 2018 04:08:00 HARRIS & HARRIS LTD,
222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421
26802363 +EDI: IIC9.COM Jun 08 2018 04:08:00 I C SYSTEM, Po Box 64378, Saint Paul, MN 55164-0378
26802373 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Jun 08 2018 00:32:33 RMP LLC,
1809 N Broadway St, Greensburg, IN 47240-8217

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

Marilyn O Marshall courtdocs@chil3.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Timothy P Mazur on behalf of Debtor 1 Tharon Bradley tmazur@semradlaw.com,
ilnb.courtview@SLFCourtview.com

TOTAL: 3